Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 1 of 86

Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself	f	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name Write the name that is on	Khyia First name J.	Ricky First name
your government-issued picture identification (for example, your driver's license or passport	Middle name Carter Last name	Middle name Jones Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification numbe (ITIN)	XXX - XX- 2253 OR 9 XX - XX-	XXX - XX- 5813 OR 9 xx - xx-

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 2 of 86

D	ebtor 1 Khyia First Name	J. Carter Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		602 E 158th St Number Street	16258 Sawyer Avenue Number Street
		South Holland Illinois 60473	Markham Illinois 60428
		City State Zip Code	City State Zip Code
		Cook	Cook
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I hav lived in this district longer than in any other district.	e Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 140	08.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			_
			_
			_

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 3 of 86

Debtor 1 Khyia	J.	Carter		Case number (if kno	own)	
First Name	Middle Nam					
Part 2: Tell the Court Abo	out Your Bankrup	tcy Case				
7. The chapter of the Bankruptcy Code you are choosing to file under		a brief description of each, see in B2010)). Also, go to the top o				ndividuals Filing for
8. How you will pay the fee	more details a cashier's che may pay with I need to pay Individuals to I request that judge may, but the official poyou choose to	e entire fee when I file my about how you may pay. Ty ack, or money order If you a credit card or check with the fee in installments. If a Pay Your Filing Fee in Installment (You not is not required to, waive overty line that applies to you his option, you must fill out and file it with your petition	rpically, if your attorney is a pre-printed you choose tallments (Conay request your fee, and our family sit the Application of the state of the sta	ou are paying the submitting you ed address. ethis option, significial Form 103 this option only ad may do so on ize and you are used.	e fee yourself, r payment on y gn and attach to A). If you are filing the file of the control o	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9. Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District District	Northern District of Illinois Northern District of Illinois	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number _ Case number _ Case number _	16-21405 16-32754
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	you
11. Do you rent your residence?	✓ No.	e 12. r landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.				

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 4 of 86

Carter Debtor 1 Khyia Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 5 of 86

 Debtor 1
 Khyia
 J.
 Carter
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 6 of 86

Carter Debtor 1 Khyia Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X /s/ Khyia Carter /s/ Ricky Jones Signature of Debtor 1 Signature of Debtor 2 Executed on _ 3/16/2017 3/16/2017 Executed on MM / DD / YYYY MM / DD / YYYY

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 7 of 86

Debtor 1 Khyia	J.	Carter	Case number (i	fknown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, Unite	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the sched	dules filed with the petition is incorrect.
attorney, you do not	•	, ,		·
need to file this page.	/s/ Morsheda Hash	em	Date	3/16/2017
	Signature of Attorney	for Debtor		MM / DD / YYYY
	Morsheda Hashem			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374973	Email address	mhashem@semradlaw.com
	Bar number		State	

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 8 of 86

Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Khyia	J.	Carter
	First Name	Middle Name	Last Name
Debtor 2	Ricky		Jones
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)			(Otate)

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
I. Schedule A/B: Property (Official Form 106A/B)	Ф0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$15,165.00
1c. Copy line 63, Total of all property on Schedule A/B	\$15,165.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$22,717.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule	D \$\frac{\pi_{ZZ,111.00}}{\pi_{ZZ,111.00}}\$
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$62,355.89 ————————————————————————————————————
Your total liabilit	ies \$85,072.89
Part 3: Summarize Your Income and Expenses	
Part 3: Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I)	\$3 198 00
·	\$3,198.00

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 9 of 86

Debt	or 1 Khyia	J.	Carter	Case number (if known)	
David	First Name	Middle Name	Last Name tive and Statistical Reco	ardo	
Part 4	Answer These Qu	lesuons for Administra	uve and Staustical Reco	iras	
6. A ı	re you filing for bankrupt	cy under Chapters 7, 11, c	r 13?		
Г	No. You have nothing t	o report on this part of the fo	orm. Check this box and subn	nit this form to the court with your other scho	edules.
Ī.	Yes.				
- -		0			
7. W	hat kind of debt do you h —				
<u> </u>			umer debts are those incurred Fill out lines 8-10 for statistica	by an individual primarily for a personal, purposes. 28 U.S.C. § 159.	
г	Your debts are not pri	imarily consumer debts. Ye	ou have nothing to report on t	this part of the form. Check this box and sub	mit
	this form to the court w	rith your other schedules.			
8. F	rom the Statement of Yo	our Current Monthly Incom	ne: Copy your total current mo	onthly income from Official	\$3,293.64
		Form 122B Line 11; OR , Fe	1 3 3		Ψ0,200.01
9.	Convitte following once	ial aatagariaa of alaima fr	om Part 4, line 6 of Schedul	o E/E:	
9.	Copy the following spec	iai categories oi ciaiiis ire	on Fart 4, inte 6 of Schedul		
	From Part 4 on Schedule	e E/F, copy the following:		Total claim	
	9a. Domestic support obli	igations (Copy line 6a.)		\$0.00	
		, , , ,	mant (Canalina Ch.)	\$0.00	
	9b. Taxes and certain other	er debts you owe the govern	ment. (Copy line 6b.)	<u> </u>	
	9c. Claims for death or pe	rsonal injury while you were	intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy	line 6f.)		\$20,329.89	
	9e. Obligations arising out	t of a separation agreement of	or divorce that you did not rep	ort as \$0.00	
	priority claims. (Copy line	6g.)			
	9f. Debts to pension or pr	ofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00	
		3.	, , ,		

\$20,329.89

9g. Total. Add lines 9a through 9f.

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 10 of 86

			Document	Page 10 of 86		
Fill in this	information to identify you	r case:				
Debtor 1		J.	Carter			
Deptor 1	Khyia First Name	J. Middle N		ame		
Debtor 2	Ricky		Jones			
(Spouse, if f		Middle N		ame		
United St	ates Bankruptcy Court for the	e: Northern	District of Illii			
Case nun	nber		(5)	tate)		
Officia	al Form 106A/B					Check if this is an amended filing
Sche	dule A/B: Prop	erty				12/
responsib write you Part 1:	where you think it fits best le for supplying correct in r name and case number (i Describe Each Reside u own or have any legal or	formation. If more s if known). Answer e nce, Building, La	pace is needed, attach very question. nd, or Other Real Es	a separate sheet to thi	e an Interest In	• •
	No. Go to Part 2 Yes. Where is the property?	,				
1.1	Street address, if available,		What is the property? Single-family home	Э	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
			Duplex or multi-un Condominium or c Manufactured or m	cooperative	Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment proper Timeshare Other	ty	Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	Oily State	Zp oode	Who has an interest ione. Debtor 1 only Debtor 2 only Debtor 1 and Debt	in the property? Check or 2 only debtors and another	Check if this is co (see instructions)	ommunity property
16		Pathagas	Other information yo property identification	u wish to add about this on number:	item, such as local	
1.2	Street address, if available,		What is the property? Single-family home		the amount of any secu	claims or exemptions. Put ured claims on Schedule D. aims Secured by Property.
	——————————————————————————————————————	or other description	Duplex or multi-un Condominium or o Manufactured or m	cooperative	Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code	Investment propert Timeshare Other	ty	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by
			Who has an interest in one. Debtor 1 only Debtor 2 only Debtor 1 and Debt	in the property? Check or 2 only	Check if this is co (see instructions)	ommunity property

At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 11 of 86

Debtor 1 Khyia	1	J.	Carter (Case number	· (if known)	
,		Middle Name	Last Name	oudo mumbo.	(1110001)	
3 Street add Number City 2. Add the you have at	dress, if available, or other de Street State Zip	scription Code C	Investment property? Check all that apply Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Investment property The has an interest in the property? Check and Debtor 1 only Debtor 1 only Debtor 2 only At least one of the debtors and another other information you wish to add abour operty identification number: Il of your entries from Part 1, including one.	eck one. t this item,	the amount of any secucreditors Who Have Cla Current value of the entire property? Describe the nature of interest (such as fee interest) (see instructions) Check if this is considered in the constructions)	simple, tenancy by
you own, le u own that s Cars, vans, t		ise a vehicle, a	in any vehicles, whether they are regis also report it on Schedule G: Executory Co ycles		•	
✓ Yes						
3.1 Mak Mod Yea	del:		Who has an interest in the property one.Debtor 1 only	? Check	the amount of any sec	claims or exemptions. Pu ured claims on <i>Schedule L</i> aims Secured by Property.
Oth	er information: 3 Mitsubishi Outlander		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this is community prop		Current value of the entire property? \$11250.00	Current value of the portion you own? \$11250.00
3.2 Mak Moo Yea App	del:		instructions) Who has an interest in the property one. Debtor 1 only Debtor 2 only	? Check	the amount of any sec	claims or exemptions. Pu ured claims on Schedule L aims Secured by Property. Current value of the
	er information: 12 Dodge Caravan		Debtor 1 and Debtor 2 only At least one of the debtors and and		entire property? \$2000.00	portion you own? \$2000.00
			Check if this is community prop	erty (See		

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 12 of 86

rst Name	Middle Name		ase number		
	Wilddie Warrie	Last Name			
1ake		Who has an interest in the property?	? Check		claims or exemptions. P
Model:		one.			red claims on <i>Schedule</i> aims Secured by Property
'ear:		Debtor 1 only		Creditors virio mave Cia	ums secured by Property
pproximate mileage:		Debtor 2 only		Current value of the	Current value of the
Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
		At least one of the debtors and ano	ther		-
		Check if this is community prope	erty (see		
		instructions)			
1ake		Who has an interest in the property?	? Check		claims or exemptions. P
Nodel:		one.		,	red claims on Schedule
'ear:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
pproximate mileage:		Debtor 2 only		Current value of the	Current value of the
Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
		At least one of the debtors and ano	ther		
		Check if this is community prope	erty (see		
		instructions)			
es es					
es 1ake		Who has an interest in the property?	? Check		•
es		one.	? Check	the amount of any secu	ıred claims on <i>Schedule</i>
ns Make Model:	=	one. Debtor 1 only	? Check	the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
es Make Model: Year: pproximate mileage:	<u></u>	one. Debtor 1 only Debtor 2 only	? Check	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule nims Secured by Propert Current value of the
os Make Model: 'ear:	<u></u>	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only		the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
es Make Model: Year: pproximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano	other	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule nims Secured by Property Current value of the
es Make Model: Year: pproximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	other	the amount of any secu Creditors Who Have Cla Current value of the	rred claims on Schedule nims Secured by Propert Current value of the
es Make Model: Year: pproximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano Check if this is community prope	other erty (see	the amount of any secu Creditors Who Have Cla Current value of the entire property?	red claims on Schedule hims Secured by Property Current value of the portion you own?
Aake Model: Vear: Approximate mileage: Other information: Make Model:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano Check if this is community proper instructions)	other erty (see	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule
Make Model: Model: Model: Model: Model: Make Model: Make Model: Model: Model:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano Check if this is community proper instructions) Who has an interest in the property?	other erty (see	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule
Aake Model: Vear: Approximate mileage: Other information: Make Model:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano Check if this is community proper instructions) Who has an interest in the property?	other erty (see	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule
Make Model: Model: Model: Model: Model: Make Model: Make Model: Model: Model:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano Check if this is community proper instructions) Who has an interest in the property? one. Debtor 1 only	other erty (see	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule hims Secured by Property
Make Model: M		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano Check if this is community proper instructions) Who has an interest in the property? one. Debtor 1 only Debtor 2 only	other erty (see ? Check	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P ared claims on Schedule hims Secured by Property Current value of the
Make Model: M		one. Debtor 1 only Debtor 2 only At least one of the debtors and ano Check if this is community properinstructions) Who has an interest in the property? one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	other erty (see Check	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the	claims or exemptions. Pured claims on Schedule laims Secured by Property Current value of the
1	Make Model: Fear: Paproximate mileage: Other information:	Make Model: Fear: Sproximate mileage: Other information: Craft, aircraft, motor homes, ATVs and other	Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this is community proper instructions) Make Model: ear: pproximate mileage: Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and and Check if this is community proper instructions) Check if this is community proper instructions) Check if this is community proper instructions)	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Make Model: Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this is community property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Craft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and access	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 13 of 86

Carter Debtor 1 Khyia Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used furniture \$850.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$450.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing \$350.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used costume jewelry \$200.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2850.00 for Part 3. Write that number here

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 14 of 86

Debtor 1 Khyia Carter Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$15.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Prepaid Debit Card: PLS \$300.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 15 of 86

Deb	tor 1 Khyia	J.	Carter	Case number (if known)				
	First Name	Middle Name	Last Name					
20.	20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.							
	✓ No							
	Yes. Give specific information about them	Issuer name:						
					-			
21.	Retirement or pension Examples: Interests in IF		, thrift savings accoun	ts, or other pension or profit-sharing plans				
	✓ No							
	Yes. List each	Type of account:	Institution name:					
	account	401(k) or similar plan:						
	separately.							
		Pension plan:	-					
		IRA:	-					
		Retirement account:						
		Keogh:						
		Additional account:						
		Additional account:			<u>.</u>			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public						
	✓ No		Institution name:					
	Yes	Electric:						
	_	Gas:			•			
		Heating oil:						
		Security deposit on rental unit:						
		Prepaid rent:						
		Telephone:			-			
		Water:						
		Rented furniture:						
		Other:						
22	Annuities (A contract fo	or a periodic payment of money to	you either for life or f	ior a number of years)				
25.	_	a periodic payment of money to	you, entrer for the or i	or a number or years,				
	✓ No	Issuer name and description:						
	Yes							
		=						

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 16 of 86

Debt	or 1 Khyia	J.	Carter	Case number (if known)	
	First Name	Middle Nam			
24.		ducation IRA, in an accou (b)(1), 529A(b), and 529(b)(nder a qualified state tuition program.	
	✓ No Ins	stitution name and descriptio	n. Separately file the records of any inte	rests.11 U.S.C. § 521(c):	
	_				
25.			perty (other than anything listed in li	ne 1), and rights or powers	
	exercisable for y	our benefit			
	Yes. Describe	·			
26.			crets, and other intellectual property proceeds from royalties and licensing aç		
	✓ No Yes. Describe				
27.		ises, and other general into g permits, exclusive licenses	tangibles , cooperative association holdings, liqu	or licenses, professional licenses	
	✓ No Yes. Describe				
Mor	ney or property	owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property Tax refunds owed				portion you own?
	Tax refunds owed				portion you own? Do not deduct secured
	Tax refunds owed ✓ No ☐ Yes. Give spec	I to you		Federal:	portion you own? Do not deduct secured
	Tax refunds owed No Yes. Give spec about th you alrea	I to you		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed No Yes. Give speciabout the you alread and the second the second to	cific information em, including whether ady filed the returns tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give spect about the you alreat and the state of the stat	cific information em, including whether ady filed the returns tax years	usal support, child support, maintenan	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give spec about th you alreated and the second the second to	cific information em, including whether ady filed the returns tax years	usal support, child support, maintenan	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give spec about th you alreated and the second the second to	cific information em, including whether ady filed the returns tax years	usal support, child support, maintenan	State: Local: ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give spec about th you alreated and the second the second to	cific information em, including whether ady filed the returns tax years	usal support, child support, maintenan	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed No Yes. Give spec about th you alreated and the second the second to	cific information em, including whether ady filed the returns tax years	usal support, child support, maintenan	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed No Yes. Give speciabout the you alreated and the standard section of the secti	cific information em, including whether ady filed the returns tax years	usal support, child support, maintenan	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
29.	Tax refunds owed ✓ No ☐ Yes. Give speciabout the you alreated and the stand the sta	cific information em, including whether ady filed the returns tax years	usal support, child support, maintenand payments, disability benefits, sick pay, v is you made to someone else	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed ✓ No ☐ Yes. Give speciabout the you alreated and the stand the sta	cific information em, including whether ady filed the returns tax years e or lump sum alimony, spo cific information	payments, disability benefits, sick pay, v	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 17 of 86

Debt	or 1 Khyia	J.	Carter	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		n savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insu of each policy and I	rance company	Company name:	Beneficiary:	Surrender or refund value
32.				y, or are currently entitled to receive	
	Yes. Describe				
33.	Examples: Accidents, en		u have filed a lawsuit or made ince claims, or rights to sue	a demand for payment	
34.		unliquidated claims of e	very nature, including counter	claims of the debtor and rights	
	to set off claims No Yes. Describe				
35.	Any financial assets yo	ou did not already list			
	No Yes. Describe				
36.		-	Part 4, including any entries fo		\$315.00
Part :	5: Describe Any Bu	usiness-Related Prop	erty You Own or Have an I	nterest In. List any real estate in Pa	t1.
37.	Do you own or have ar	ny legal or equitable inte	rest in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.		r commissions you alrea	dy earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		nodems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elec	ctronic devices
	No Yes. Describe				

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 18 of 86

Deb	tor 1 Khyia	J.	Carter	Case number (if known)	
1.0	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of you	our trade	
	✓ No				
	Yes. Describe				
	_				
44					
41.	Inventory				
	✓ No				
	Yes. Describe				
42	Interests in partnersh	nins or joint ventures			
72.		iipo or joint ventures			
	✓ No		Name of entity:	% of ownership:	
	Yes. Give specific				
	information about them				-
					_
43 (Customer lists mailing	g lists, or other compilat	ions		-
10.	—	, noto, or other compilat	.0110		
	✓ No				
	Yes. Do your lists	include personally identifia	ble information (as defined in 11	U.S.C. § 101(41A))?	
	No				
	Yes. Desc	cribe			
44.	Any business-related	property you did not alr	eady list		
	✓ No				
	Yes. Give specific				
	information				
					
					
45 A	dd tha dallau valua af	all of wave autoica from F	Ocat E including one outside for	range very house attached	
			art 5, including any entries for		
<u> </u>					
Part				y You Own or Have an Interest In.	
		n interest in farmland, list it			
46.	Do you own or have a	any legal or equitable in	terest in any farm- or commerc	cial fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47				Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 19 of 86

Debt	or 1 Khyia J.	Carter	Case number (if known)	
	First Name Middle Na	ame Last Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
49.	Farm and fishing equipment, implements,	, machinery, fixtures, and tools of tr	ade	
	✓ No			
	Yes. Describe			
	Farm and Cabina annuling about all and	d for a d		
50.	Farm and fishing supplies, chemicals, and	ı ieed		
	✓ No			
	Yes. Describe			
51.	Any farm- and commercial fishing-related	property you did not already list		
	✓ No			
	Yes. Describe			
	dd the dollar value of all of your entries fro ort 6. Write that number here			
>				
Part 1	7: Describe All Property You Own o	r Have an Interest in That You	Did Not List Above	
	Do you have other property of any kind yo			
	Examples: Season tickets, country club meml			
	✓ No			1
	Yes. Give specific			
	information			
54 A	dd the dollar value of all of your entries fro	m Part 7 Write that number here		•
JT. A	du the donar value of all of your entires no	m rait 7. Write that number here		
Part 8	List the Totals of Each Part of this	s Form		
55. F	Part 1: Total real estate, line 2		.	
56. p	eart 2 total vehicles, line 5	\$13250.00		
57. P	art 3: Total personal and household items,	line 15 \$2850.00		
58 P	art 4: Total financial assets, line 36			
		\$315.00		
59. F	Part 5: Total business-related property, line	e 45 		
60. F	Part 6: Total farm- and fishing-related prop	erty, line 52		
61. F	Part 7: Total other property not listed, line	54		
62. 1	otal personal property. Add lines 56 throug	h 61 \$16415.00		+ \$16415.00
			Copy personal property total	
				\$16415.00
63. T	otal of all property on Schedule A/B. Add li	ne 55 + line 62		

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 20 of 86

Debtor 1	Khyia	J.	Carter	Case number (if known)	
	First Name	Middle Name	Last Name	•	

Schedule A/B: Property. Additional page

Part 3: Describe Your Personal and Household Items						
Do you own or ha	Current value of the portion you own? Do not deduct secured claims or exemptions.					
6.2. Household goo	ds and furnishings					
No						
Yes. Describe	Bedroom Set and Sofa	\$500.00				
6.3. Household good	6.3. Household goods and furnishings					
No						
Yes. Describe	Living Room Set	\$500.00				

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 21 of 86

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Khyia	J.	Carter
	First Name	Middle Name	Last Name
Debtor 2	Ricky		Jones
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	n as Exempt			
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.		
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)		
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)		
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.		
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption	
	Brief description: 2013 Mitsubishi Outlander Line from Schedule A/B: 03	\$11,250.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)	
	Brief description: Used furniture Line from Schedule A/B: 06	\$850.00	\$850.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)	
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?		

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 22 of 86

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description: Used clothing Line from Schedule A/B: 11	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Brief description: Misc. Electronics Line from Schedule A/B: 07	\$450.00	\$450.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Used costume jewelry Line from Schedule A/B: 12	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Cash on hand Line from Schedule A/B: 16	\$15.00	\$15.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Bedroom Set and Sofa Line from Schedule A/B: 06	\$500.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Dodge Caravan Line from Schedule A/B: 03	\$1,000.00	\$1,000.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
Brief description: Living Room Set Line from Schedule A/B: 06	\$250.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Other financial account, Prepaid Debit Card: PLS Line from Schedule A/B: 17	\$300.00	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 23 of 86

Fill in	this information to identify your case	se:			
Debto	or 1 Khyia	J. Carter			
Dobte	First Name	Middle Name Last Name			
Debto		Jones			
(Spous	e, if filing) First Name	Middle Name Last Name			
Unite	d States Bankruptcy Court for the:	Northem District of Illinois (State)			
Case (If knov	number vn)	(otato)			
Off	icial Form 106D				Check if this is a amended filing
Scl	hedule D: Credito	ors Who Have Claims Secure	ed by Prop	erty	12/1
		le. If two married people are filing together, both are equational Page, fill it out, number the entries, and attach it to t	•		
name	and case number (if known).				
1. I	Do any creditors have claims se	cured by your property?			
	No. Check this box and subm	it this form to the court with your other schedules. You hav	e nothing else to rep	ort on this form.	
	Yes. Fill in all of the information	below.			
Part	1: List All Secured Claims				
2.	separately for each claim. If more th	or has more than one secured claim, list the creditor an one creditor has a particular claim, list the other creditors in e claims in alphabetical order according to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	AMERICAN CREDIT	Describe the property that secures the claim:	\$19,105.00	\$11,250.00	\$7,855.00
	ACCEPTANCE Creditor's Name	2013 Mitsubishi Outlander			
	961 E MAIN ST	As of the date you file, the claim is: Check all that apply.			
	Number Street	Contingent			
		Unliquidated			
	SPARTANBURG SC 29302 City State ZIP Code	Disputed			
	Who owes the debt? Check one.	Nature of lien. Check all that apply.			
	Debtor 1 only Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors	Judgment lien from a lawsuit			
	and another	Other (including a right to offset)			
	Check if this claim relates to a community debt Date debt was	Last 4 digits of account number1001			
	incurred				
2.2	AMER FST FIN Creditor's Name	Describe the property that secures the claim:	\$1,641.00	\$500.00	\$1,141.00
	3515 N. Ridge Rd, Suite 200	Bedroom set and sofa			
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent			
	W. 1.1.				
	Wichita KS 67205 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt Date debt was incurred	Last 4 digits of account number0001			
		our entries in Column A on this page. Write that number	\$20,746.00		
	here:		I		

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 24 of 86

Debtor 1 K		J.	Carter	Case n	umber (if known)		
Fi		Middle Name	Last Name				
Part:1	Additional Page After listing any entries on a 2.4, and so forth.	this page, numl	ber them beginning with 2.	3, followed by	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Credit 351! No Wich City Who	State ZIP Code owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to	Living Room As of the dat Continger Unliquida Disputed Nature of lier An agreer car loan) Statutory Judgmen	e you file, the claim is: Che nt	ck all that apply.		<u>\$500.00</u>	\$1,471.00
	a community debt debt was rred	_	of account number	0001			
	Add the dollar value of yo here:	ur entries in Co	olumn A on this page. Write	that number	\$1,971.00		
	If this is the last page of y Write that number here:	our form, add t	he dollar value totals from	all pages.	\$22,717.00		

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 25 of 86

			ocument Page 25	of 86			
Fill in this info	rmation to identify your c	ase:					
Debtor 1 Debtor 2 (Spouse, if filing)	Khyia First Name Ricky First Name	J. Middle Name Middle Name	Carter Last Name Jones Last Name	_			
United States I	Bankruptcy Court for the:		District of Illinois (State)	_			
	orm 106E/F ule E/F: Cre	editors Who	o Have Unsecu	 red Claims	ш	ck if this is ar	n amended filing
other party to Form 106A/B) claims that are the entries in known).	any executory contracts and on Schedule G: Exe e listed in Schedule D: C	s or unexpired leases the cutory Contracts and b cutors Who Hold Clai tach the Continuation	ditors with PRIORITY claims an hat could result in a claim. Also Unexpired Leases (Official Form ims Secured by Property. If mor Page to this page. On the top o	o list executory contract 1 106G). Do not include a e space is needed, copy	s on <i>Schedu</i> any creditors the Part yo	lle A/B: Prop s with partia u need, fill i	perty (Official ally secured it out, number
No. Yes. List all o listed, ide As much Continua	f your priority unsecured on tify what type of claim it as possible, list the claims tion Page of Part 1. If mor	d claims. If a creditor hat is. If a claim has both print in alphabetical order accept than one creditor holds	st you? s more than one priority unsecure ority and nonpriority amounts, list cording to the creditor's name. If yes a particular claim, list the other or as for this form in the instruction be	that claim here and show you have more than two preditors in Part 3.	both priority	and nonprio	rity amounts.
2.1 IRS 1 Priority PO Box Number			Last 4 digits of account numl When was the debt incurred? As of the date you file, the clapply.	n/a	Total claim \$0.00	Priority amount \$0.00	Nonpriority amount \$0.00
Del	phia Pennsylvar State curred the debt? Check of the control only of the debt o	Zip Code one.	Contingent Unliquidated Disputed Type of PRIORITY unsecured Domestic support obligatio Taxes and certain other det government	ns			

Check if this claim relates to a community debt

Is the claim subject to offset?

✓ No Yes Claims for death or personal injury while you were

intoxicated

Other. Specify _

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 26 of 86

Debto	r 1 Khyia First Name	J. Middle Name	Carter Last Name	Case number (if k	(nown)						
Part 2											
3. [[4. L	 No. You have nothing to report in this part. Submit this form to the court with your other schedules. ✓ Yes. 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority 										
I1	unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2.										
						Total claim					
4.1	AD ASTRA RECOVERY SERVICE Nonpriority Creditor's Name 8918 W. 21st Street North, suite Number Street			4 digits of account number n was the debt incurred?	3196 04/2015	\$770.00					
	Wichita Kans City State Who incurred the debt? Check ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this claim relates Is the claim subject to offset? ✓ No Yes	Zip C one. nd another	ode	ORIGINAL CRE	d claim: varation agreement or as priority claims						
4.2	AFNI, INC. Nonpriority Creditor's Name		Last	4 digits of account number	2530	\$451.00					
	PO Box 3517 Number Street Bloomington Illino City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this claim relates Is the claim subject to offset? No Yes	Zip C one. nd another	As of Control of Contr	ORIGINAL CRI	d claim: varation agreement or as priority claims						
4.3	CCI Nonpriority Creditor's Name 501 Greene Street # 302 Number Street Augusta Geor City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this claim relates Is the claim subject to offset? No	Zip C one. nd another	Mhe As of I ode Type I ot I	ORIGINAL	d claim: varation agreement or as priority claims	\$3,107.00					

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 27 of 86

Carter Debtor 1 Khyia Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Chicago Parking \$4,550.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 121 N. LaSalle St # 107A Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only **V** divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Parking and Red Light Tickets Is the claim subject to offset? **✓** No Yes City of Country Club Hills \$0.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO Box 7690 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Carol Stream Illinois 60197 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt 1040 Taxes **V** Other. Specify _ Is the claim subject to offset? **✓** No Yes CMRE. 877-572-7555 4.6 \$70.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 01/2016 3075 E IMPERIAL HWY STE Number Street As of the date you file, the claim is: Check all that apply. Contingent **BREA** 92821 California Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

✓ No

Yes

Is the claim subject to offset?

V

Other. Specify _

Collection; Collecting for

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 28 of 86

Carter Debtor 1 Khyia Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 CNAC/IL115 \$6,392.00 Last 4 digits of account number 7816 Nonpriority Creditor's Name When was the debt incurred? 05/2013 2345 Jefferson St Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60435 Joliet Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ 2005 Ford Taurus Is the claim subject to offset? **✓** No Yes \$500.00 4.8 Comcast Last 4 digits of account number _ Nonpriority Creditor's Name 11621 E. Marginal Way # 5 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated Seattle Washington 98168 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ DUE Is the claim subject to offset? **✓** No Yes CREDIT. Acceptance \$8,649.89 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10/2010 25505 W 12 MILE Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SOUTHFIELD 48034 Michigan Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 29 of 86

Debtor 1 Khyia Carter Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 **ENHANCED RECOVERY** \$982.00 Last 4 digits of account number 7971 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 01/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: PEOPLE **✓** No Other. Specify GAS LIGHT AND COKE COMP Yes 4.11 **ENHANCED RECOVERY** \$822.00 Last 4 digits of account number 7429 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify _ ORIGINAL CREDITOR: DISH **✓** No Yes ENHANCED RECOVERY 4.12 \$445.00 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 01/2015 Number As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** 32256 Florida Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: SPRINT No

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 30 of 86

Carter Debtor 1 Khyia Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 FAIR COLLECTIONS & OUTSOURCING \$1,130.00 Last 4 digits of account number 4113 Nonpriority Creditor's Name 12304 BALTIMORE AVE STE When was the debt incurred? 05/2011 Number As of the date you file, the claim is: Check all that apply. Contingent BELTSVILLE Maryland 20705 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: **✓** No Other. Specify **MANSARDS** Yes 4.14 FIFTH THIRD BANK \$200.00 Last 4 digits of account number Nonpriority Creditor's Name 5050 KINGSLEY DR When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 45227 CINCINNATI Ohio City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ DUE Is the claim subject to offset? **✓** No Yes FIRST PREMIER 4.15 \$441.00 2929 Last 4 digits of account number Nonpriority Creditor's Name 3820 N LÓUISE AVE When was the debt incurred? 03/2015 Number As of the date you file, the claim is: Check all that apply. Contingent 57107 SIOUX FALLS South Dakota Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 31 of 86

Carter Debtor 1 Khyia Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 FIRST PREMIER BANK \$441.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 03/2015 Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.17 **FORTIVA** \$565.00 Last 4 digits of account number 0037 Nonpriority Creditor's Name POB 105555 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30348 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes Georgia Department of Driver Services 4.18 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 80447 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30013 Convers Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Notice Only Is the claim subject to offset? **✓** No

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 32 of 86

Carter Debtor 1 Khyia Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Georgia Department of Revenue \$270.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1800 Century Blvd Number As of the date you file, the claim is: Check all that apply. Suite 17200 Contingent Unliquidated 30345 Atlanta Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Due Is the claim subject to offset? **✓** No Yes 4.20 Illinois Tollway \$3,800.00 Last 4 digits of account number _ Nonpriority Creditor's Name 2700 Ogden Ave When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated Downers Grove Illinois 60515 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt DUE Other. Specify __ Is the claim subject to offset? **✓** No Yes Little Company of Mary hospital 4.21 \$100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2800 W 95th St n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Evergreen Park 60805 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ DUE Is the claim subject to offset? **✓** No

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 33 of 86

Debtor 1 Khyia Carter Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 MCSI INC \$200.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 327 When was the debt incurred? 11/2011 Street Number As of the date you file, the claim is: Check all that apply. Contingent PALOS HEIGHTS Illinois 60463 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: 01 CITY **✓** No Other. Specify OF COUNTRY CLUB HILLS Yes 4.23 MCSI INC \$200.00 Last 4 digits of account number 7840 Nonpriority Creditor's Name PO BOX 327 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent PALOS HEIGHTS Illinois 60463 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: 01 CITY **✓** No Other. Specify OF COUNTRY CLUB HILLS SS Yes MCSI INC 4.24 \$1,550.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO BOX 327 When was the debt incurred? 12/2015 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated PALOS HEIGHTS Illinois 60463 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Collection; Collecting for ORIGINAL CREDITOR: 01 CITY Is the claim subject to offset? OF MARKHAM Other. Specify _ **✓** No

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 34 of 86

Carter Debtor 1 Khyia Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 MCSI INC \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10/2014 PO BOX 327 Street Number As of the date you file, the claim is: Check all that apply. Contingent PALOS HEIGHTS Illinois 60463 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: 01 CITY **✓** No Other. Specify OF COUNTRY CLUB HILLS SS Yes 4.26 MID AMERICA BANK & TRUST \$455.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O Box 89937 Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls South Dakota 57109 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes PLS - Calumet Park 4.27 \$800.00 Last 4 digits of account number _ Nonpriority Creditor's Name 1427 W 127th St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Calumet Park Illinois 60827 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 35 of 86

Carter Debtor 1 Khyia Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 Schwartz, Doug \$5,685.00 Last 4 digits of account number Nonpriority Creditor's Name 18035 Kedzie Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60430 Homewood Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Judgment for Back Rent to Landlord: 2016-M6-008624 Is the claim subject to offset? **✓** No Yes 4.29 \$1,100.00 Sprint Last 4 digits of account number _ Nonpriority Creditor's Name P.O. Box 219554 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Kansas City Missouri 64121 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ DUE Is the claim subject to offset? **✓** No Yes The University of Chicago Hospitals 4.30 \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1122 Paysphere Circle n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60674 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ DUE Is the claim subject to offset? **✓** No

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 36 of 86

Carter Debtor 1 Khyia Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 Total Card, Inc. \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5109 S. Broadband Lane Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 57108 South Dakota City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Due Is the claim subject to offset? **✓** No Yes 4.32 US Cellular \$500.00 Last 4 digits of account number _ Nonpriority Creditor's Name Dept 0205 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Palatine Illinois 60055 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt DUE Other. Specify __ Is the claim subject to offset? **✓** No Yes US Department of Education/GSL/ATL 4.33 \$4,701.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2009 PO BOX 2287 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ Is the claim subject to offset? **✓** No

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 37 of 86

Carter Debtor 1 Khyia Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** US Department of Education/GSL/ATL 4.34 \$3,982.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 11/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** Georgia 30301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.35 US Department of Education/GSL/ATL \$2,997.00 Last 4 digits of account number 6276 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 11/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes **VERIZON** 4.36 \$3,200.00 Last 4 digits of account number Nonpriority Creditor's Name 500 TECHNOLOGY DR STE 30 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated WELDON SPRING Missouri 63304 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify ___ Phone Bill Is the claim subject to offset? **✓** No

Yes

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 38 of 86

Carter Debtor 1 Khyia __ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.37 Village of Markham \$600.00 Last 4 digits of account number Nonpriority Creditor's Name 16313 Kedzie When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60428 Markham Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Due Is the claim subject to offset? **✓** No Yes 4.38 Westgate Resorts \$2,000.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 5601 Windhover Dr Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Orlando Florida 32819 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ DUE Is the claim subject to offset? **✓** No

Yes

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 39 of 86

Debtor 1 Khyia Carter Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 111 W JACKSON BLVD S-400 Line 4.4 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO Illinois 60604 Last 4 digits of account number City State Zip Code Illinois Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? 2701 S Dirksen Pkwy of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Springfield Illinois 62723 Last 4 digits of account number State Zip Code Georgia Department of Public Safety On which entry in Part 1 or Part 2 did you list the original creditor? of (Check 959 E Confederate Ave SE Line 4.19 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured

Last 4 digits of account number

Atlanta

City

Georgia

State

30316

Zip Code

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 40 of 86

Debtor 1 Khyia J. Carter Case number (if known)

FIRST NA	me Middle Name Last Name			
Part 4: Add t	he Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpos
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	de. Total. Add lines da tillough du.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$20,329.89	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$42,026.00	
	6i Total Add lines 6f through 6i	6i	\$62,355.89	

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 41 of 86

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Khyia	J.	Carter
	First Name	Middle Name	Last Name
Debtor 2	Ricky		Jones
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number			(Gtate)

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 42 of 86

			DC	cument Page	42 01 80
Fill	in this infor	mation to identify your o	case:		
Del	otor 1	Khyia First Name	J. Middle Name	Carter Last Name	
Dal	otor 2	Ricky	Middle Name	Jones	
	ouse, if filing)	First Name	Middle Name	Last Name	
Un	ited States B	ankruptcy Court for the:	Northern	District of Illinois	
				(State)	
	se number nown)				
	<u> </u>				Check if this is an
					amended filing
O.	fficial	Form 106H			
Sc	hedul	e H: Your Co	debtors		12/15
filin the	g together, entries in t	both are equally respo	nsible for supplying corre	ect information. If more sp	omplete and accurate as possible. If two married people are ace is needed, copy the Additional Page, fill it out, and number of any Additional Pages, write your name and case number (if
1.	Do you ha	ve any codebtors? (If y	ou are filing a joint case, do	not list either spouse as a c	odebtor.)
	✓ No				
	Yes				
2.				perty state or territory? (of ashington, and Wisconsin.)	Community property states and territories include Arizona, California,
	✓ No. 0	Go to line 3.			
	Yes.	Did your spouse, forme	er spouse, or legal equiva	lent live with you at the tim	ne?

Yes. In which community state or territory did you live? ______ Fill in the name and current address of that person.

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Zip Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Name of your spouse, former spouse, or legal equivalent

State

Number Street

City

Column 1: Your codebtor

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 43 of 86

			Jamone	. age	, 10 01	_			
Fill in this in	formation to identify	your case:							
Debtor 1	Khyia	J.	Carter						
	First Name	Middle Name	Last N			Cho	ck if this is:		
Debtor 2	Ricky		Jones						
(Spouse, if filing	First Name	Middle Name	Last N	ame			An amended filing		
United States the: Case number	Bankruptcy Court for	Northern	_ District of Illii (S	nois tate)			A supplement showing expenses as of the fol		
(If known)						Ī	MM / DD / YYYY		
-	Form 106I					_			
Schedu	le I: Your In	come							12/15
information a spouse. If mo number (if ki	about your spouse. I		d your spous	se is not	filing wi	th you, do	not include informa	ation ab	out your
	_		Debtor 1				Debtor 2		
1. Fill in you informati	ır employment on.		Debtor 1				DODIOI 2		
attach a se	e more than one job, eparate page with n about additional	Employment status	Emplo Not En	yed nployed			Employed Not Employed		
employers		Occupation					Self-employment		
	art time, seasonal, or	Employer's name							
	yed work.	Employer's address							
	n may include student aker, if it applies.		Number Str	eet			Number Street		
							<u>. </u>		
			City		State	Zip Code	City	State	Zip Code
		How long employed there?			_			_	
Part 2: Giv	e Details About N	Nonthly Income							
	onthly income as of test you are separated.	the date you file this form	n. If you have	nothing to	report fo	or any line, w	vrite \$0 in the space.	Include y	our non-filing
	r non-filing spouse hav attach a separate she	e more than one employer, et to this form.	combine the	informatio	n for all e	mployers fo	•	nes belov	v. If you need
					For Debt	or 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (before, calculate what the monthly v		2.		\$0.00	\$C	0.00	
3. Estimat	e and list monthly ove	rtime pay.		3		+ \$0.00	+ \$0	0.00	

4. Calculate gross income. Add line 2 + line 3.

\$0.00

\$0.00

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 44 of 86

Debt	or 1Khyia First Name		Carter Last Name		Case number known)	(if		
					For Debtor 1	For Debtor 2 or non-filing spouse		
Co	py line 4 here		→ 4	٠	\$0.00	\$0.00		
5. Lis	t all payroll ded							
5a	a. Tax, Medicare,	, and Social Security deductions	5	ia.	\$0.00	\$0.00		
5b	. Mandatory co	ntributions for retirement plans	5	ib.	\$0.00	\$0.00		
50	. Voluntary cont	ributions for retirement plans	5	ic.	\$0.00	\$0.00		
50	l. Required repa	yments of retirement fund loans	5	id.	\$0.00	\$0.00		
5e	. Insurance		5	ie.	\$0.00	\$0.00		
5f.	. Domestic supp	ort obligations	5	of.	\$0.00	\$0.00		
5g	. Union dues		5	ig.	\$0.00	\$0.00		
5h	. Other deducti	ons. Specify:	_ 5	ih. +	\$0.00 +	\$0.00		
6. Ad +5h.	d the payroll de	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6	S	\$0.00	\$0.00		
7. Ca	lculate total mo	nthly take-home pay. Subtract line 6 from line	4. 7	'	\$0.00	\$0.00		
8. Lis	t all other incon	ne regularly received:						
8a	business, profe	,						
		ent for each property and business showing ordinary and necessary business expenses, and						
	the total month	ly net income.	8	Ba.	\$0.00	\$2,000.00		
8b	. Interest and d	ividends	8	Bb.	\$0.00	\$0.00		
80	dependent reg	-	a					
		r, spousal support, child support, maintenance, ent, and property settlement.	8	Bc.	\$0.00	\$0.00		
80	. Unemploymen	t compensation	8	ßd.	\$400.00	\$0.00		
8e	. Social Security	y	8	Be.	\$0.00	\$0.00		
8f.	Include cash ass cash assistance under the Suppl housing subsidi Specify:	tent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es e Programs Income		ßf.	\$798.00	\$0.00		
80	-	irement income		3g.	\$0.00	\$0.00		
		rincome. Specify:		8h. +	\$0.00 +	\$0.00		
	-	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		_	\$1,198.00	\$2,000.00		
		r income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp		0.	\$1,198.00 +	\$2,000.00	=	\$3,198.00
In frie	clude contribution ends or relatives.	gular contributions to the expenses that youns from an unmarried partner, members of your amounts already included in lines 2-10 or amou	household	, your d	ependents, your roomm			
Sp	ecify:						11. +	\$0.00
		n the last column of line 10 to the amount in the Summary of Schedules and Statistical Sur					12.	\$3,198.00
		increase or decrease within the year after y	•					Combined monthly income
<u> </u>	No.		,					
	Yes. Explain:							

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 45 of 86

Debtor 1Khyia	J.	Car	ter		Case number (if		
First Name	Middle Name	Las	t Name		known)		
Official Form 106I. Add	itional page.						
8a.Net income from rental proper	ty and from operating a	a business,	profession, or	farm			
8a.1 Independent Contractor at Solutions Inc.	Advanced Contractor	Debtor 1	Debtor 2				
Gross receipts (before all deduct	ions)		\$2,200.00				
Ordinary and necessary operating	g expenses		-\$200.00				
Net monthly income from a busi	ness, profession, or		\$2,000.00	Copy here		\$2,000.00	

Official Form 106l Schedule I: Your Income page 3

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 46 of 86

Fill in this information to identify your case:			
Debtor 1 Khyia J.	Carter		
First Name Middle Name	Last Name	Check if this is:	
Debtor 2 Ricky	Jones	An amended fili	na
(Spouse, if filing) First Name Middle Name	Last Name	브	
United States Bankruptcy Court for the: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)		MM / DD / YYY	<u></u>
Official Form 106J			
Schedule J: Your Expenses			12/15
Be as complete and accurate as possible. If two married people a information. If more space is needed, attach another sheet to this (if known). Answer every question.			
Part 1: Describe Your Household			
1. Is this a joint case?			
No. Go to line 2			
Yes. Does Debtor 2 live in a separate household?			
V No			
Yes. Debtor 2 must file Official Forms 106J-2, Expe	enses for Separate Household of Debto	or 2.	
2. Do you have dependents? No	<u> </u>		
Do not list Debtor 1 and	Barrada di sula dalla calla da	B	Book down down Pro-
Debtor 2.	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	Child	17 years	No.
			Yes.
	Child	13 years	No.
	OFT	0	Yes.
	Child	9 years	Yes.
	Child	5 years	No.
	<u> </u>	<u> </u>	Yes.
	Child	2 years	No.
			✓ Yes.
	Child	2 years	No.
			✓ Yes.
3. Do your expenses include expenses of people other No			
than			
yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless expenses as of a date after the bankruptcy is filed. If this is a supplicable date.			=
Include expenses paid for with non-cash government assistance such assistance and have included it on Schedule I: Your Income			Your expenses
The rental or home ownership expenses for your residence. In any rent for the ground or lot. 4.	nclude first mortgage payments and		\$0.00
If not included in line 4:			
4a. Real estate taxes			4a \$0.00
4b. Property, homeowner's, or renter's insurance			4b. \$0.00
4c. Home maintenance, repair, and upkeep expenses			4c. \$0.00
4d. Homeowner's association or condominium dues			4d. \$0.00

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 47 of 86

Debtor 1 Khyia J. Carter Case number (if known)
First Name Middle Name Last Name

FIISTNAME	Middle Name Last Name		
			Your expenses
5. Additional mortgage payme	ents for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as	6a.	\$250.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$150.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	pplies	7.	\$1,100.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry o	leaning	9.	\$240.00
10. Personal care products ar	nd services	10.	\$231.00
11. Medical and dental expen	ses	11.	\$140.00
12. Transportation. Include gas Do not include car payment		12.	\$360.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. Insurance. Do not include insurance dec	lucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$117.00
15d. Other insurance. Specify	/ <u>:</u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paym	ents:	10	
17a. Car payments for Vehicl	e 1	17a	\$0.00
17b. Car payments for Vehicl	e 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	, maintenance, and support that you did not report as deducted from		\$0.00
	ıle I, Your Income (Official Form 106I).	18.	
19. Other payments you make Specify:	to support others who do not live with you.	40	
-	age not included in lines 4 or 5 of this form or an Schodule I. Vour Income	19.	\$0.00
20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.	•	20a 20b	\$0.00
20c. Property, homeowner's,	or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's association		20d 20e	\$0.00
		206	φυ.υυ

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 48 of 86

Debtor 1		J.	Carter	Case number (if known)		
	First Name	Middle Name	Last Name			
21. Othe	r. Specify:				21	\$0.00
22. Calc	ulate your month	ly expenses.				\$2,588.00
22a. /	Add lines 4 through	h 21.				\$0.00
22b.	Copy line 22 (mon	thly expenses for Debtor 2), if any	, from Official Form 106J-2			\$2,588.00
22c. /	Add line 22a and 2	2b. The result is your monthly exp	penses.		22.	
23.Calcu	ılate your monthl	y net income.				
23a. (Copy line 12 (your	combined monthly income) from	Schedule I.		23a	\$3,198.00
23b.	Copy your monthly	y expenses from line 22 above.			23b	\$2,588.00
	•	thly expenses from your monthly	income.			\$610.00
	The result is your r	monthly net income.			23c	
24. Do v	ou expect an incr	rease or decrease in your exper	ses within the vear after	you file this form?		
-	•		-			
		xpect to finish paying for your car ncrease or decrease because of a				
111011	gage payment to i	increase of decrease because of a	inodineation to the terms of	your mortgage:		
	No					
V	'es					
	Explain he	oro-				
		ere. reside with wife's mother and doe	es not pay for rent, but cont	ribute towards utility bills		
	Bostoro	rootes with who s methor and dec	o not pay for fort, but come	inductional definity billo.		

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 49 of 86

Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Khyia	J.	Carter
	First Name	Middle Name	Last Name
Debtor 2	Ricky		Jones
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number			(State)

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

If two married people are filing together, both are equally responsible for supplying correct information.

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below			
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill	out bankruptcy forms?	
	✓ No			
	Yes. Name of person		kruptcy Petition Preparer's Notice, Declaration, and Official Form 119).	
			*	
	Under penalty of perjury, I declare that I have read the summary	and ashadu	les filed with this declaration and	
	that they are true and correct.	and scriedu	les lieu with this declaration and	
×	/s/ Khyia Carter	×	/s/ Ricky Jones	
	Signature of Debtor 1		Signature of Debtor 2	
	Date 3/16/2017 MM/DD/YYYY		Date 3/16/2017 MM/DD/YYYY	

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 50 of 86

Fill in this info	ormation to identif							
Debtor 1	Khyia		J.	Carter				
DODIOI I	First Name		Middle Na		e			
Debtor 2	Ricky			Jones				
Spouse, if filing)	First Name		Middle Na	ame Last Nam	е			
Jnited States	Bankruptcy Court	for the:	Northern	District of Illino (Stat				
Case number (If known)	·							
Official	Form 10	7						Check if this amended fill
				or Individuals			• •	
nformation		needec	l, attach a sepa	rried people are filing rate sheet to this form				
Part 1: Giv	e Details Abou	Your N	larital Status a	and Where You Lived	Before			
1. What i	s your current ma	rital stat	us?					
	s your current ma arried	rital stat	us?					
М		rital stat	us?					
☐ M	arried ot married			other than where you liv	ve now?			
M N	arried ot married the last 3 years,			other than where you liv	ve now?			
M ✓ N 2. During	arried ot married the last 3 years,	have you	lived anywhere	other than where you liv 3 years. Do not include v		DW.		
M ✓ N 2. During	arried ot married the last 3 years,	have you	lived anywhere	·		ow.		
☐ M ✓ N 2. During ☐ N ✓ Ye	arried ot married the last 3 years,	have you	lived anywhere	·		ow.		Dates Debtor 2 lived there
☐ M ✓ N 2. During ☐ N ✓ Ye	arried ot married the last 3 years, o es. List all of the p	have you	lived anywhere	3 years. Do not include v	where you live n			
During No. No. No. Yell Do.	arried of married the last 3 years, oes. List all of the pleabtor 1:	have you	lived anywhere	3 years. Do not include v	Where you live not be better 2: Same as	Debtor 1		there
☐ M ✓ N 2. During N ✓ Y D 53	arried ot married the last 3 years, o es. List all of the p	have you	lived anywhere	3 years. Do not include v	Where you live no	Debtor 1 er Ave		there
☐ M ✓ N 2. During ☐ N ✓ Y D 55	arried of married the last 3 years, oes. List all of the pleator 1:	have you	lived anywhere	3 years. Do not include to Dates Debtor 1 lived there	Debtor 2: Same as 16258 Sawye	Debtor 1 er Ave		Same as Debtor
☐ M ☑ N 2. During ☐ N ☑ Y 6 ☐ N ☐ O	arried of married the last 3 years, ones. List all of the plant of th	have you	lived anywhere	3 years. Do not include to Dates Debtor 1 lived there	Debtor 2: Same as 16258 Sawye	Debtor 1 er Ave	60428	Same as Debtor
☐ M ✓ N ✓ N ✓ 1 ✓ 1 ✓ 1 ✓ 2 ✓ 2 ✓ 3 ✓ 4 ✓ 5 ✓ 1 ✓ 1 ✓ 1 ✓ 1 ✓ 2 ✓ 1 ✓ 1 ✓ 1 ✓ 1 ✓ 1 ✓ 1 ✓ 1 ✓ 1 ✓ 1 ✓ 1	arried of married of the last 3 years, of the last 3 years, of the polyage. Debtor 1: 248 S. Wells The polyage of the polyag	have you	I lived anywhere	3 years. Do not include to Dates Debtor 1 lived there	Debtor 2: Same as 16258 Sawye Number Stree	Debtor 1 er Ave	60428 Zip Code	Same as Debtor
2. During No. Ye Do 52 No. C.	arried of married of the last 3 years, of the last 3 years, of the polyage. Debtor 1: 248 S. Wells The polyage of the polyag	have you	lived anywhere lived in the last a	3 years. Do not include to Dates Debtor 1 lived there	Debtor 2: Same as 16258 Sawye Number Street	Debtor 1 er Ave et Illinois State		Same as Debtor
During N Y Y P D 10	arried of married of married of married of the last 3 years, on the last	have you	lived anywhere lived in the last a	3 years. Do not include to Dates Debtor 1 lived there From To	Debtor 2: Same as 16258 Sawye Number Stree Markham City Same as	Debtor 1 or Ave ot Illinois State Debtor 1		FromToSame as Debtor ** Same as Debtor ** Same as Debtor **
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Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 51 of 86

Carter Debtor 1 Khyia Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, \$4000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$16285.00 \$9343.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$14678.00 \$45000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) Est. YTD LINK \$2,394.00 From January 1 of current year until Est. YTD the date you filed for bankruptcy: \$800.00 Unemployment Benefits Est. LINK \$9,576.00 For last calendar year: (January 1 to December 31, 2016 Est. LINK \$11,988.00 For the calendar year before that: (January 1 to December 31, 2015

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 52 of 86

Carter Debtor 1 Khyia Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 53 of 86

or '	1 Khyia		J.		arter	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi cor age	iders include your porations of whic	relatives; and the relatives; ar	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to	an insider.	Dates of	Total amount	Amountwou	December this normant
				payment	paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name		_				
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	debts gua	aranteed or cosigno	ed by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 54 of 86

Carter Debtor 1 Khyia Case number (if known) First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Joint Action Pending Cook County Circuit Court Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2016-M6-008624 Illinois 60602 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2005 Ford Taurus 05/2015 \$0 CNAC/IL115 Creditor's Name Explain what happened 2345 Jefferson St Number Street Property was repossessed. Property was foreclosed. Illinois 60435 Joliet Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 55 of 86

Debt	tor 1 Khyia First Nar	20	J. Middle Name	Carter Last Name	Case number (if known)	
11.					pank or financial institution, set off ar	ny amounts from your
	accounts	or refuse to make a pa	nyment because yo	u owed a debt?		
	✓ No					
	Yes. F	ill in the details.				
				Describe the action th	e creditor took Date a was ta	
	Credito	or's Name				
		71 0 14di110				
	Numb	er Street				
				Last 4 digits of account	number: XXXX-	
	City	State	Zip Code			
			•			
12.		ear before you filed for receiver, a custodian,			possession of an assignee for the ber	efit of creditors, a court-
	✓ No					
	Yes					
Part	5: List C	ertain Gifts and Co	ntributions			
13.	Within 2 v	ears before you filed t	or bankruptov, did	you give any gifts with a t	otal value of more than \$600 per pers	eon?
10.		ears before you med i	or bankruptcy, did	you give any girts with a t	otal value of more than \$000 per pers	on:
	✓ No	Fill in the details for ea	ab aift			
	_	Fill in the details for eac with a total value of m	_	Describe the gifts	Dates	you Value
	per pe		ore than \$600	besome the girts	gave ti gifts	=
	Persor	to Whom You Gave th	e Gift			
	Numb	er Street				
	City	State	Zip Code			
		's relationship to you	p			
	Persor	to Whom You Gave th	e Gift			
	Ni. oc le	er Street				
		ei Sireei				
	City	State	Zip Code			
	Persor	's relationship to you				

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 56 of 86

Debto			J.	Carter	Case number (if know	wn)	
		First Name	Middle Name	Last Name			
14. \	With	hin 2 years before you filed t	for bankruptcy, did	vou give any gifts or contri	butions with a total value	of more than \$600	to any charity?
				, ou give any give or comm		o	to any onanty:
Ļ	≅	No	. 1 20				
L	_	Yes. Fill in the details for ea		on.			
		Gifts or contributions to ch that total more than \$600	narities	Describe what you con	tributed	Date you contributed	Value
		that total more than \$600				contributed	
		Charity's Name					
		Number Street					
		Tumbor Gudot					
		City State	Zip Code				
	_						
Part 6	H	List Certain Losses					
		าin 1 year before you filed fo ıbling?	or bankruptcy or sin	ce you filed for bankruptcy	, did you lose anything be	cause of theft, fire,	other disaster, or
_							
Ŀ	✓	No					
		Yes. Fill in the details.					
		Describe the property you	lost and	Describe any insurance		Date of your	Value of property
		how the loss occurred		Include the amount that	•	loss	lost
				pending insurance claim A/B: Property.	s on line 33 of <i>Schedule</i>		
				772. Troporty.			
	!						
16. V	Vith	List Certain Payments on the second of the s	or bankruptcy, did y		າ your behalf pay or transf	er any property to a	anyone you consulted
16. V	Vith abou	nin 1 year before you filed fo ut seeking bankruptcy or pr ude any attorneys, bankruptcy No	or bankruptcy, did y eparing a bankrupt	cy petition?			anyone you consulted
16. V	Vith abou	nin 1 year before you filed fo ut seeking bankruptcy or pr ude any attorneys, bankruptcy	or bankruptcy, did y eparing a bankrupt	cy petition?			anyone you consulted
16. V	Vith abou	nin 1 year before you filed fo ut seeking bankruptcy or pr ude any attorneys, bankruptcy No	or bankruptcy, did y eparing a bankrupt	cy petition?	or services required in your b	Date payment or transfer	Amount of payment
16. V	Vith abou	nin 1 year before you filed fo ut seeking bankruptcy or pr ude any attorneys, bankruptcy No Yes. Fill in the details.	or bankruptcy, did y eparing a bankrupt	cry petition? r credit counseling agencies for the counseling agencies agencies agencies for the counseling agencies a	or services required in your b	Date payment or transfer was made	Amount of payment
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Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 57 of 86

1 Khyia J	-	Carter	Case number (if knd	o <i>wn)</i>	
First Name N	liddle Name	Last Name			
lp you deal with your creditors or	to make paym	ents to your creditors?	your behalf pay or trans	fer any property to a	anyone who promised to
No Yes. Fill in the details.					
		Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
Person Who Was Paid					
Number Street					
City State	Zin Codo				
	·				
e ordinary course of your busines clude both outright transfers and tra	s or financial a	ffairs? security (such as the granting o		- '	
No Yes. Fill in the details.					
		Description and value of property transferred	payments	received or debts p	Date transfer was made
Person Who Received Transfer					
Number Street					
City State Person's relationship to you	Zip Code				
Person Who Received Transfer					
Number Street					
City State Person's relationship to you	Zip Code				
neficiary?		d you transfer any property to	a self-settled trust or s	similar device of whi	ch you are a
No Yes. Fill in the details.	·				
-		Description and value of	of the property transferro	ed	Date transfer was made
Name of trust					
	thin 1 year before you filed for bat Ip you deal with your creditors or anot include any payment or transfer on not include any payment or transfer. No Yes. Fill in the details. Person Who Was Paid Number Street City State thin 2 years before you filed for be be ordinary course of your busines clude both outright transfers and transfers that you have already list. No Yes. Fill in the details. Person Who Received Transfer Number Street City State Person's relationship to you Person Who Received Transfer Number Street City State Person's relationship to you thin 10 years before you filed for neficiary? nese are often called asset-protection. No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did y lp you deal with your creditors or to make payment on the include any payment or transfer that you listed. No Yes. Fill in the details. Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did to ordinary course of your business or financial a clude both outright transfers and transfers made as a did transfers that you have already listed on this stater. No Yes. Fill in the details. Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptcy, dineficiary? nese are often called asset-protection devices.) No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you or anyone else acting on ip you deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise e ordinary course of your business or financial affairs? Sudde both outright transfers and transfers made as security (such as the granting of d transfers that you have already listed on this statement. No Yes. Fill in the details. Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptcy, did you transfer any property transfering? see are often called asset-protection devices.) No Yes. Fill in the details. Description and value of property transfer any property to the ficiary? The property transfer and property to the ficiary? The property transfer and property to the property transfer and property to the ficiary? The property transfer and property to the ficiary and prope	First Name Middle Name Last Name thin 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer you does with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16. No Yes, Fill in the details. Description and value of any property transferred Description and value of any property transferred transfers that you have already listed on this statement. No Yes, Fill in the details. Description and value of any property transferred Description and value of any property transferred in exchar payment in exchar property transferred Description and value of the property transferred value or any property to a self-settled trust or a self-settled trust o	In the details. Description and value of any property to a self-settled trust or similar device of white floatings of the details. Description and value of any property to a self-settled trust or similar device of white floatings of the details. Description and value of the property to a self-settled trust or similar device of white floatings of the color of the details.

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 58 of 86

Carter Debtor 1 Khyia _ Case number (if known) First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? U Haul Public Storage clothes and furniture No Name of Storage Facility Name Number Street Number Street City State Zip Code

City

State

Zip Code

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 59 of 86

Carter Debtor 1 Khyia _ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 60 of 86

Debt		Khyia First Name		J.	Carter	Case num	ber (if known)	
		First Name		Middle Name	Last Name			
26.	Hav	e you been a party	y in any judic	ial or administra	ative proceeding under	any environmental lav	w? Include settlements and orde	rs.
	V	No						
		Yes. Fill in the det	ails.					
				1	Court or agency	Nat	ture of the case	Status of the case
		Case title						Pending
				· · · · · · · · · · · · · · · · · · ·	Court Name			On appeal
		Case number			NumberStreet			Concluded
				Ō	City State	Zip Code		
Part	11:	Give Details Ab	oout Your B	usiness or Co	nnections to Any Bu	siness		
27.	Wit	hin 4 years before	you filed for l	bankruptcy, did	you own a business or	have any of the follow	ing connections to any business?	•
		A sole propri	etor or self-er	mploved in a tra	de, profession, or other	activity either full-time	e or nart-time	
					LC) or limited liability pa	-	e or part-urne	
		A member of A partner in a			LC) or inflited liability pa	trutership (LLP)		
		ш .			a of a corporation			
					e of a corporation	a avation		
		An owner of a	at least 5% of	i the voting or e	quity securities of a corp	Joration		
		No. None of the a	above applies	s. Go to Part 12.				
	✓	Yes. Check all that	at apply abov	e and fill in the	details below for each b	ousiness.		
					Describe the natu	ire of the business	Employer Identification nu include Social Security nu	
		Carter, Khyia J.			Hair Dresser		EIN:xx-xxx	
		Business Name			Tidii Diessei		EIIV.XX-XXX	
		602 E 158th St			_			
		Number Street			Name of accounts	ant or bookkeeper	Dates business existed	
		South Holland City	Illinois State	60473 Zip Code	_	ant of bookkeeper		
		Oily	Otato	Zip codo			From To	
					Describe the natu	ire of the business	Employer Identification nu	
							include Social Security nu	imber or ITIN.
		Business Name			_		EIN:	
		Number Street			_		Dates business existed	
					Name of accounta	ant or bookkeeper		
		City	State	Zip Code			From To	
					Describe the natu	ire of the business	Employer Identification nu	
							include Social Security nu	mber or ITIN.
		Business Name			_		EIN:	
		Number Street			_		Dates business existed	
		C:4-	Ot-t-	7:- 0 - 1 -	Name of accounts	ant or bookkeeper		
		City	State	Zip Code			From To	

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 61 of 86

Deb	tor 1 Khyia	J.	Carter	Case number (if known)
	First Name	Middle Name	Last Name	
28.	creditors, or other parties.	iled for bankruptcy, did y	ou give a financial statement to	o anyone about your business? Include all financial institutions,
	✓ No Yes. Fill in the details b	elow.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		<u> </u>	
	City Sta	ate Zip Code	_	
Pari	t 12: Sign Below			
1	true and correct. I understar	nd that making a false sta t in fines up to \$250,000,	atement, concealing property, o	, and I declare under penalty of perjury that the answers are probabilities of property by fraud in connection with ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of			Signature of Debtor 2
	Date 3/16/2	2017		Date 3/16/2017
ı	Did you attach additional pa	ges to Your Statement o	f Financial Affairs for Individuals	s Filing for Bankruptcy (Official Form 107)?
	✓ No Yes			
ı	Did you pay or agree to pay	someone who is not an a	ttorney to help you fill out bank	ruptcy forms?
	✓ No			
İ	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 62 of 86

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Khyia J. Carter ; Ricky Jones			Case No.	
_	Debtor				(If known)
				Chapter	Chapter 13
	DISCLOSURE OF CO	OMPENSA [*]	TION OF ATT	ORNEY F	OR DEBTOR
1.	 Pursuant to 11 U.S.C. § 329(a) and Fed. compensation paid to me within one yea rendered or to be rendered on behalf of t 	r before the filing o	of the petition in bankru	otcy, or agreed t	o be paid to me, for services
	For legal services, I have agreed to accep	t			\$4,000.00
	Prior to the filing of this statement I have	ereceived			\$1,200.00
	Balance Due				\$2,800.00
2	. The source of the compensation paid to	me was:			
	✓ Debtor	Other (sp	ecify)		
3	. The source of the compensation paid to	me is:			
	✓ Debtor	Other (sp	ecify)		
4	I have not agreed to share the above members and associates of my law f	-disclosed comper irm.	nsation with any other p	erson unless the	ey are
	I have agreed to share the above-dis members or associates of my law firn the people sharing in the compensat	m. A copy of the ag			
5	. In return for the above-disclosed fee, I ha a. Analysis of the debtor's financial bankruptcy;				
	b. Preparation and filing of any petit	tion, schedules, sta	atements of affairs and p	olan which may l	be required;
	c. Representation of the debtor at the	ne meeting of credi	tors and confirmation h	earing, and any	adjourned hearings thereof;
	d. Representation of the debtor in a	dversary proceedin	ngs and other contested	bankruptcy mat	tters;
6	. By agreement with the debtor(s), the abo	ve-disclosed fee do	oes not include the follo	owing services:	
		CER	TIFICATION		
	I certify that the foregoing is a complete st tor(s) in this bankruptcy proceedings.	atement of any agr	eement or arrangement	for payment to r	me for representation of the
	3/16/2017		/s/ Morsh	eda Hashem	
	Date		Signature	of Attorney	
			Semrad	Law Firm	
			Name o	of law firm	

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 63 of 86

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 64 of 86

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 65 of 86

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$1,200.00 toward the flat fee, leaving a balance due of \$2,800.00; and \$77.00 for expenses, leaving a balance due of \$3,187.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/16/2017	
Signed:		
/s/ Khyia	ı Carter	
/s/ Ricky	Jones	/s/ Morsheda Hashem
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 72 of 86

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Carter, Khyia J. ; Jones, Ricky	Case No	
	Debtor(s)	0000 110.	
		Chapter.	Chapter13
	VERIFICATIO	N OF CREDITOR MA	TRIX
Ti nowledge	he above named Debtors hereby verify that the e.	e attached list of creditors is t	rue and correct to the best of their
Date:	3/16/2017	/s/ Carter, Khyia	a J.
		Carter, Khyia J. Signature of De	
		/s/ Jones, Ricky	,
		Jones, Ricky Signature of Jo	int Debtor

AMERICAN CREDIT ACCEPTANCE POC NOTICE: Justin McCrorrey PO Box 788 Kirkland, WA, 98083

CNAC/IL115 2345 Jefferson St Joliet, IL, 60435

CCI 501 Greene Street # 302 Augusta, GA, 30901

AMER FST FIN 3515 N. Ridge Rd, Suite 200 Wichita, KS, 67205

FAIR COLLECTIONS & OUTSOURCING 12304 BALTIMORE AVE STE BELTSVILLE, MD, 20705

ENHANCED RECOVERY 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

AD ASTRA RECOVERY SERVICE 8918 W. 21st Street North, suite 200 Wichita, KS, 67205

MID AMERICA BANK & TRUST P.O Box 89937 Sioux Falls, SD, 57109

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

MCSI INC PO BOX 327 PALOS HEIGHTS, IL, 60463

CMRE. 877-572-7555 3075 E IMPERIAL HWY STE BREA, CA, 92821

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 74 of 86

Westgate Resorts 2801 Old Winter Garden Rd c/o Maureen Husar Ocoee, FL, 34761

Comcast p.o. box 196 Newark, NJ, 07101

Illinois Tollway PO Box 5544 Chicago, IL, 60680

Sprint P O Box 629023 El Dorado Hills, CA, 95762

US Cellular Dept 0205 Palatine, IL, 60055

FIFTH THIRD BANK PO Box 9013 Addison, TX, 75001

Little Company of Mary hospital 2800 W 95th St Evergreen Park, IL, 60805

The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL, 60674

City of Country Club Hills PO Box 7690 Carol Stream, IL, 60197

CREDIT. Acceptance 25505 W 12 MILE SOUTHFIELD, MI, 48034

US Department of Education/GSL/ATL PO BOX 2287 ATLANTA, GA, 30301 FORTIVA POB 105555 ATLANTA, GA, 30348

AFNI, INC. PO Box 3517 Bloomington, IL, 61702

FIRST PREMIER PO Box 7999 c/o Tria Vue Saint Cloud, MN, 56302

Total Card, Inc. 5109 S. Broadband Lane Sioux Falls, SD, 57108

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Illinois Secretary of State 2701 S Dirksen Pkwy Springfield, IL, 62723

Village of Markham 16313 Kedzie Markham, IL, 60428

Georgia Department of Revenue 1800 Century Boulevard c/o T Truong Atlanta, GA, 30345

Georgia Department of Public Safety 959 E Confederate Ave SE Atlanta, GA, 30316

PLS - Calumet Park 1427 W 127th St Calumet Park, IL, 60827

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 76 of 86

Georgia Department of Driver Services P.O. Box 80447 Conyers, GA, 30013

IRS 1 PO Box 7346 Philadelphia, PA, 19101

VERIZON 455 Duke Drive Franklin, TN, 37067

Schwartz, Doug 18035 Kedzie Ave Homewood, IL, 60430

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 79 of 86

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$1,200.00 toward the flat fee, leaving a balance due of \$2,800.00; and \$77.00 for expenses, leaving a balance due of \$3,187.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:

3/15/2017

Signed:

/s/ Khyia Carter

/s/ Ricky Jones

Debtor(s)

/s/ Morsheda Hashem Markele His

Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 82 of 86

Debtor 1 Khyia First Name	J. Middle Name	Carter Last Name	Case number (if known)	***************************************	
	estions for Reporting Purpo				
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid th	oter 7. Do you estima		erty is excluded and administrative d creditors?	
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	5,00	0-5,000 1-10,000 01-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?		☐ \$10,0 ☐ \$50,0	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million ,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,0 \$50,0	00,001-\$10 million 100,001-\$50 million 100,001-\$100 million 1,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below					
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Khyia Carter /s/ Ricky Jones Signature of Debtor 1 Executed on				

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 83 of 86

Debtor 1	Khyia	J.	Carter
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Ricky		Jones
	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)	***************************************		(State)

12/15 Declaration About an Individual Debtor's Schedules

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below	
Did you pay or agree to pay son	neone who is NOT an attorney to help you fill out bankruptcy forms?
☑ No	
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	are that I have read the summary and schedules filed with this declaration and
that they are true and correct. /s/ Khyia Carter	* /s/ Ricky Jones will one
Signature of Debtor 1	Signature of Debtor 2
Date 3/16/2017	Date 3/16/2017
MM/DD/YYYY	MM/DD/YYYY

Check if this is an amended filing

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 84 of 86

Debtor ⁻		J.	Carter	Case number (if known)
	First Name	Middle Name	Last Name	
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your creditors, or other parties. ✓ No ☐ Yes. Fill in the details below.				nt to anyone about your business? Include all financial institutions,
l			Date issued	
	Name		MM/DD/YYYY	
	Number Street	•	•	•
	City State	Zip Code		
Part 12:	Sign Below			
true	and correct. I understand the nkruptcy case can result in the last state of Signature of Deb	at making a false state ines up to \$250,000, or er	ment, concealing proper	ents, and I declare under penalty of perjury that the answers are rety, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Ricky Jones Signature of Debtor 2
	Date 3/16/2017			Date 3/16/2017
Did y	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?			
	No Yes			
Did y	ou pay or agree to pay some	one who is not an atto	rney to help you fill out b	ankruptcy forms?
V	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 85 of 86

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Carter, Khyla J. ; Jones, Ricky Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFICATI	ON OF CREDITOR MA	TRIX
. The knowledge	ne above named Debtors hereby verify that s. 3/16/2017	/s/ Carter, Khyia Jones, Ricky Signature of Jo	a J. Alexandra Robotor

Case 17-08337 Doc 1 Filed 03/16/17 Entered 03/16/17 18:05:11 Desc Main Document Page 86 of 86

Debt	or 1 Khyia First Name	J. Middle Name	Carter Last Name	Case number (if known)	
16.	Calculate the median fa	amily income that applies to y	ou. Follow these ster	SS:	LOUR WAR WAR TO A STATE OF THE
	16a. Fill in the state in wh		Illinois	-	
	16b. Fill in the number of	f people in your household.	8	_	
	household	mily income for your state and si	To fin	id a list of applicable median income amounts, go online nay also be available at the bankruptcy clerk's office.	\$120,521.00
17.	How do the lines compa		5) tilis ioilii. Tilis list i	may also be available at the bankruptcy clerk's office.	
				s form, check box 1, <i>Disposable income is not determined tion of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325(I		Calculation of Dispo	eck box 2, Disposable income is determined under 11 sable Income (Official Form 122C-2). On line 39 of that	
Part	Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(Ł	o)(4)	
18.	Copy your total average	monthly income from line 11	•		\$3,293.64
19.				is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If the marital adjustm	nent does not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a f	rom line 18.			\$3,293.64
20.	Calculate your current i	monthly income for the year. I	Follow these steps:		
	20a. Copy line 19b.				\$3,293.64
	Multiply by 12 (the n	number of months in a year).			x 12
	20b. The result is your cu	rrent monthly income for the yea	ar for this part of the fo	orm.	\$39,523.68
	20c. Copy the median fan	mily income for your state and si	ze of household from	line 16c.	\$120,521.00
21.	How do the lines compa	ire?			
	Line 20b is less than commitment period is	line 20c. Unless otherwise order s 3 years. Go to Part 4.	ed by the court, on th	e top of page 1 of this form, check box 3, The	
	Line 20b is more than 4, The commitment p	n or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	erwise ordered by the	e court, on the top of page 1 of this form, check box	
Part	Sign Below				
	By signing here, I dec	clare under penalty of perjury the	the information on the	his statement and in any attachments is true and correct.	000
	/s/ Khyia Carte Signature of Debt		×	Signature of Debtor 2	
	Date 3/16/2017 MM/DD/YY	// Y		Date 3/16/2017 MM/DD/YYYY	
		o NOT fill out or file Form 122C- Il out Form 122C-2 and file it wi		9 of that form, copy your current monthly income from line	e 14